

By way of background, I have worked in the employee benefits space for 18 years in various roles currently as a managing partner for a multiline insurance agency. During this time, I have consulted, designed and managed employee benefit programs for employers ranging in size from ten to thousands of employees. I was introduced to 1<sup>st</sup> Alliance Lending in 2005 when their small team occupied a tiny office space in Collinsville. I continued to work with them until their unfortunate closure in early 2019. During this time, I had the opportunity to get to know both the management of the company as well as many of their employees.

As the company grew, the most impressive thing that I came to be accustomed to was the care and focus they placed on their employees. They routinely went above and beyond to provide team members with exceptional benefits. It was made very clear to me that the benefit objectives of 1<sup>st</sup> Alliance was to make certain that their employees, dependents and domestic partners were all well protected against the financial impact and associated stress that can arise from a major medical or life issue. They were at the forefront in supporting their LGBTQ workforce in making sure that their eligibility rules were inclusive and that the benefits they offered fully supported their employees at a level I still do not see in the market place. Year after year they charged employees the absolute minimum employee contributions for family coverage. They provided the highest level of life and disability coverage to their employees to make sure that employees and their families were protected. Having worked with them for over ten years I can think of many instances where employee and their family members' physical, mental and emotional wellbeing were protected by the programs and benefits that were established at the direction of 1<sup>st</sup> Alliance ownership.

During my career I have had the honor and privilege to work with many exceptional companies. I have gotten direct exposure to a number of business leaders. I try to take the best of what I have seen and apply it to my own management style. Working with 1<sup>st</sup> Alliance taught me how I should always strive to treat employees.

As I got to know John Dllorio, I later understood that his own personal experience in dealing with a family medical issue guided how 1<sup>st</sup> Alliance

approached their employee benefits. While he never said it, I could always sense that John was never going to let any of their employees experience what he had gone through navigating the stress, anguish and expense that arise when a close family member is fighting to survive.

I will always appreciate my experience working with 1<sup>st</sup> Alliance and I am extremely thankful for the many excellent people I was fortunate to get to know as a result. I consider myself privileged to have made lasting friendships with former employees who have been able to land on their feet following the rapid decline of the company. I sincerely hope that my written statement provides some perspective into my experience with 1<sup>st</sup> Alliance.